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Tuesday, February 28, 2012
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News worth sharing.

Trial begins in deadly cop stabbing

► Eleven out of 12 jurors selected ► Former RCMP officer pleads not guilty to first-degree murder and robbery in fatal 2009 stabbing of Ottawa police Const. Eric Czapnik



JESSICA SMITH
@METRONEWS.CA

Lawyers are expected to make opening arguments Tuesday in the trial of a former RCMP officer accused of first-degree murder in a knife attack that killed an Ottawa policeman.

Kevin Gregson is accused of stabbing Const. Eric Czapnik outside the Ottawa Hospital Civic Campus on Dec. 29, 2009, as Czapnik was in his cruiser writing a report. He is also accused of a related car theft.

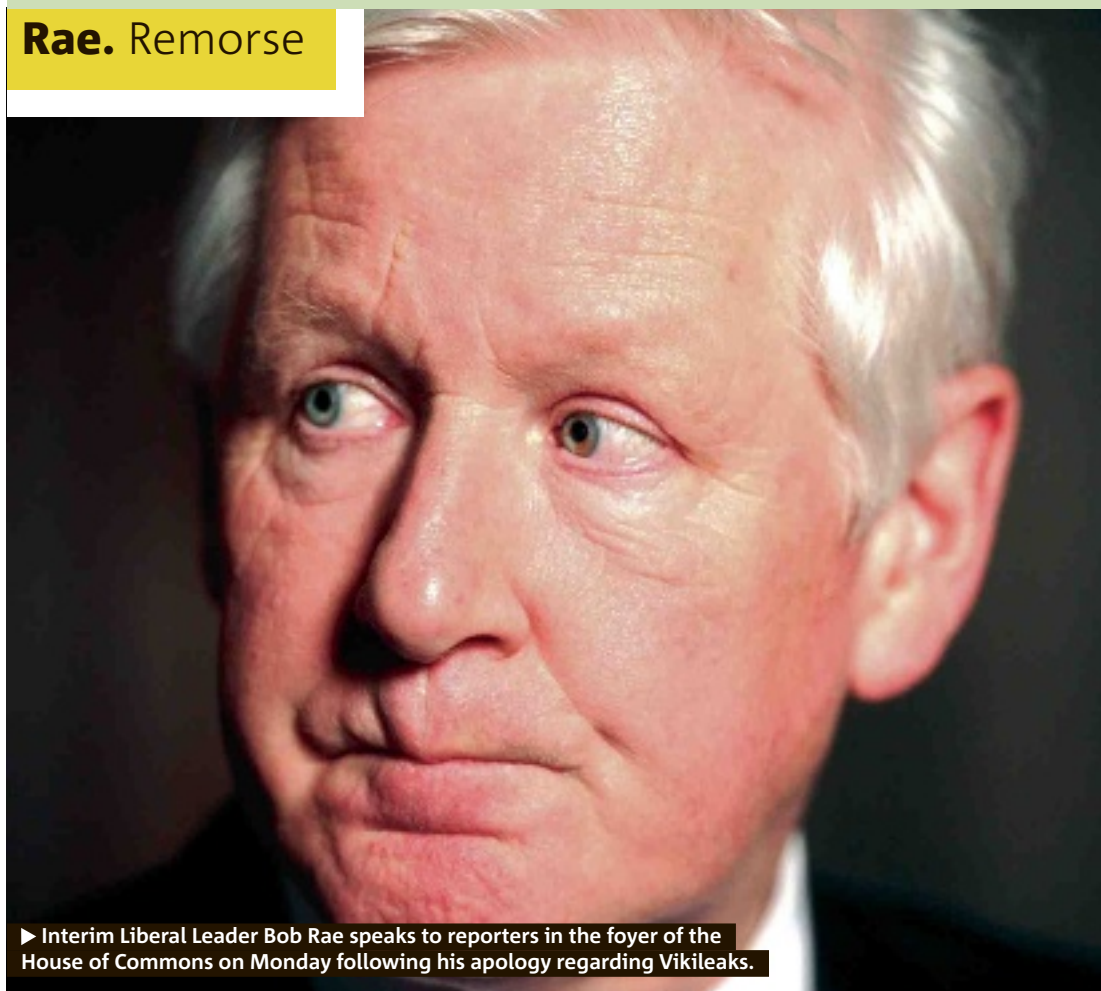
Gregson sat in the glass prisoner's dock through Monday's lengthy jury selection wearing a white button-down shirt and

slacks. He appeared to follow the hearing and watch the jurors. When female jurors looked at him during the selection, he often offered a small smile and a wave.

Shortly after 5 p.m. Monday, 11 of 12 jurors had been chosen and the last remaining potential juror was excused. Justice Douglas Rutherford decided to split the next panel and asked court staff to inform half — the odd numbered jurors — that they will not be needed.

Approximately 50 jurors are expected to participate in the selection process tomorrow and lawyers said they are confident at least one appropriate juror will be found.

Rae. Remorse



► Interim Liberal Leader Bob Rae speaks to reporters in the foyer of the House of Commons on Monday following his apology regarding Wikileaks.

SEAN KILPATRICK/THE CANADIAN PRESS

Liberals announce staffer behind Wikileaks

Bob Rae's apology came before his demand for an emergency debate on the widening election-robocall scandal. For more on robocalls in the Ottawa area, see page 4. For more on the Wikileaks apology, see page 6.



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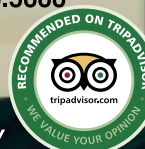
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Train-crash victim a 'great guy': Ex-boss

A Cornwall man killed in the Burlington train derailment on Sunday was "a great guy," a former manager in Ottawa said.

Patrick Robinson, 40, a VIA trainee, and two of his co-workers — Peter Snarr, 52, and Ken Simmonds, 56, both of Toronto — were killed when all six cars of the train derailed while it was changing tracks. The train was en route to Toronto from Niagara Falls.

Forty-four passengers and one crew member were injured.

James Allen said he hired Robinson in 1999 to work

for the Ottawa Central Railway, and he stayed on for about 10 years.

Robinson had two children, Amanda, 12, and Logan 10.

"He was well liked by everybody, operated safely," Allen said on Monday. "I'm still in shock over this whole thing."

Snarr and Simmonds were experienced drivers, each with more than 30 years in the industry, VIA said. The company said Robinson was also in the cab, observing, and investigators haven't ruled out the possibility that he was driv-

ing at some point.

Allen said it would make sense for trainees to handle the locomotive, but suspected Robinson was likely just familiarizing himself with the territory.

"Where the signals are, where the sidings are — that would be more what the training is, as opposed to him learning how to handle the locomotive."

Allen emphasized again that Robinson was a safe worker and will be missed.

● JOE LOFARO/WITH FILES FROM THE CANADIAN PRESS

More coverage {page 6}



► Patrick Robinson

FACEBOOK.COM

Anglo comic ribs La Francophonie

► What's funny about French? 'My Celine Dion impression': Comedian



JESSICA SMITH
@METRONEWS.CA

Jessica Holmes isn't afraid to offend when she cracks jokes about French as the anglophone spokesperson for Les Rendez-Vous de la Francophonie (RVF).

"I've never received a complaint, but I'm definitely still waiting to," Holmes said Monday at a promotional event for the 14th-annual cross-country French-language and culture event.

She figures her performance as funny anglo spokesperson won't draw complaints.

She never had any on the Royal Canadian Air

Force, even after saying lines like "The Canadian dollar continues to rise, and if it rises any higher Quebec will want to stay."

Holmes is an unabashed francophile who is also bilingual as a result of Ottawa's French-immersion school system.

She says French-Canadians are "funner" — though not necessarily funnier — and more likely to break into song than English-Canadians.

Holmes says she "gets romantic" about French and loves seeing signs of French-Canadian culture, even in places where few people speak the language.

Trips to Quebec have al-



► Comedian Jessica Holmes hoists a beer glass at Yuk Yuk's on Monday because she loves it when vendors at baseball games shout, "Biere! Beer!"

JESSICA SMITH/METRO

ways been special, although they mean more now than when she was a child, she says, adding,

"The highlight for me then was I could buy cigarettes at the age of 12."

The 14th RVF runs from

March 9 to 25 and features more than 1,000 activities across Canada. For more information, go to rvf.ca.



Medic-alert tattoos convey messages to first responders in ways bracelets can't, but they may not carry legal weight. Scan code for story.

To scan 2D barcodes in Metro, download the free ScanLife app at 2dscan.com.

On the web at
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Analysts are sounding the alarm over household-debt levels, but are the warnings overblown? Allan Small has more at metronews.ca/investing

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Local voters victims of robocalls: Grit hopeful

► Harassing calls from U.S. phone banks and legitimate calls about a polling-station mix-up plagued voters in Ottawa-Orleans: Liberal campaign

Voters in Ottawa-Orleans received the now-infamous robocalls on election day and harassing phone calls from U.S. phone banks, says the riding's losing federal Liberal candidate.

Both types of calls added to the confusion when a real polling station mix-up happened.

The calls targeted "Liberal-leaning" households during the dinner hour and late at night, and the callers — actual live people — would be rude, call back incessantly and falsely claim to be calling from the Liberal party, according to former candidate David Bertschi.



► 2011 federal Liberal candidate David Bertschi

"The sole purpose we identified was to suppress voting and make people fed up, essentially," said Bertschi.

Supporters who looked up the calls found they

were from North Dakota and Montana, he said.

Robocalls purporting to be from Elections Canada came on election day and told voters polling stations had changed when they hadn't, Bertschi said.

But Elections Canada actually did change some stations. At the time, an Elections Canada spokesman said a returning officer had made an error entering the change into a computer so some people received voter cards with the wrong polling location.

Some who showed up at Beatrice-Desloges Catholic High School were told to go vote at their new

polling station a couple of blocks away.

When Bertschi's campaign learned of the error, they called about 50 supporters to tell them they should confirm their poll locations with Elections Canada.

"We were told on many occasions, 'We are so fed up by the whole thing we're not voting,'" Bertschi said.

Bertschi lost the election to Conservative Royal Galipeau by about six per cent. He said Liberals may ask for byelections because of the problems. If they are held, he says he hopes to run for the party again. ● JESSICA SMITH

Robocall accusations from 'sore loser': Tory MP

Robocall reports kept surfacing across Canada Monday, but Conservative MP Royal Galipeau denied there were any such calls in Ottawa-Orleans.

Former Liberal candidate David Bertschi told Metro that voters in the riding got misleading robocalls on election day and harassing calls in weeks prior. He did not suggest the calls came from Galipeau or his campaign, but said the calls benefited the Conservatives.

Galipeau said he doubts any such calls happened.

"We don't know how many calls and we don't know where. We know there's none in Orleans....



► Conservative MP Royal Galipeau

We know there's an allegation made by a sore loser," he said. "If anything inappropriate was done in Ottawa-Orleans, it was done by the losers and that's probably why they lost."

Bertschi was no kinder to Galipeau and his party, decrying what he called the "political culture that is exemplified by (Prime Minister Stephen) Harper and his cronies that promotes hyper-partisan smear tactics and cynicism that divides us."

● JESSICA SMITH

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3 ENGINEERS MOURNED

Black box could hold clues to deadly VIA derailment

Railway officials grappled Monday with the deaths of three of their own in a "rare" deadly passenger-train derailment as investigators focused on a black box that captured the crew's final moments — crucial evidence in the case.

Three locomotive engineers were killed in Sunday's devastating crash in Burlington, Ont., west of

PAWEL DWULITZ/THE CANADIAN PRESS



► Flowers and a sign are seen Monday near the crash site.

Toronto. It was the first time in more than a decade that VIA Rail employees were killed aboard one of the company's trains in a derailment.

Two of the engineers, Peter Snarr, 52, and Ken Simmonds, 56, both of Toronto, were experienced drivers, each with more than 30 years in the industry, VIA said. A trainee, Patrick Robinson, 40, of Cornwall, Ont., joined them in the cab to observe, though investigators haven't ruled out the possibility that he was driving at some point.

As investigators pored over the wreckage, the head of VIA Rail said the derailment that killed the men and injured 45 passengers has sent shockwaves through the close-knit company. In an afternoon visit to the site, VIA president and CEO Marc Laliberté called the collision "tragic," but stressed it was a rare occurrence. **THE CANADIAN PRESS**

Grits take blame for Vikileaks

ADRIAN WYLD/THE CANADIAN PRESS



► Liberal Leader Bob Rae rises during the House of Commons on Monday to announce that one of his staffers had been responsible for attacks on Minister of Public Safety Vic Toews.

► Rae reveals one of his staffers was behind Toews-baiting campaign

A Liberal party researcher has resigned for tweeting salacious information about Public Safety Minister Vic Toews to protest the government's online surveillance bill.

Interim Liberal Leader Bob Rae told a stunned House of Commons that one of his staffers was responsible for creating the Vikileaks30 Twitter account that circulated alleged details of Toews' divorce.

Rae said the offending staffer — later identified as Adam Carroll — had resigned, and the leader extended a full apology to Toews.

"I discussed the matter with that individual this morning. He offered his resignation and I've accepted his resignation," Rae told the Commons.

Rae said one of the

"I want to offer to the minister my personal apology to him for the conduct of the member of my staff."

INTERIM LIBERAL LEADER BOB RAE

things that makes public life difficult is when "political attacks become personal."

Two weeks ago, Toews was pilloried on the web over his sponsorship of the controversial Internet surveillance bill.

The legislation has alarmed civil libertarians because it would allow authorities access to Internet subscriber information — including name, address, telephone number and email address — without a warrant. **THE CANADIAN PRESS**

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Putin warns the West

► Russian PM campaigns on anti-U.S. message ► Warns West to stay out of Syrian conflict ► Says U.S. trying to start uprisings in Russia

Prime Minister Vladimir Putin warned against military intervention in Syria or an attack on Iran in scathing criticism of the

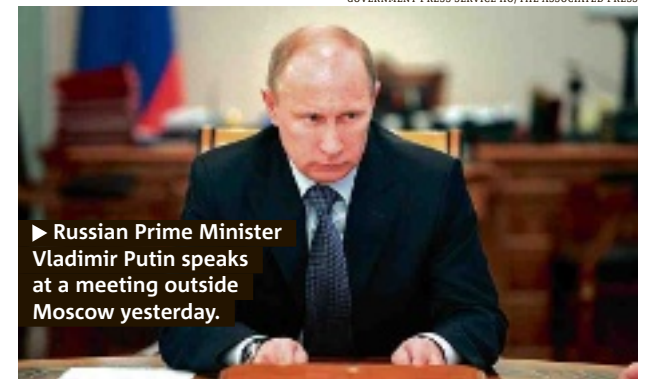
West on Monday as he laid out his foreign-policy priorities less than a week before Russia's presidential election. Putin said the West

had backed the Arab Spring to advance its interests in the region, and that instead of promoting democracy the revolts had given rise to

religious extremism.

Anti-Western rhetoric has been a key part of Putin's campaign.

THE ASSOCIATED PRESS



► Russian Prime Minister Vladimir Putin speaks at a meeting outside Moscow yesterday.

Study: Rich people not as ethical

A new study says rich people are more likely to engage in unethical behaviour than their poorer counterparts.

That's the finding from researchers at the University of California and the University of Toronto, published today in the Proceedings of the National Academy of Sciences.

In two tests, researchers found that upper-class drivers were more likely to cut off other cars and pedestrians at crosswalks.

The researchers used age, vehicle make and appearance to assess drivers' social class.

In another series of tests involving undergraduate students and adults, re-

Consistent

The findings in the tests were consistent across age, gender, ethnicity, religion and political orientation of the participants.

searchers found that those who consider themselves "upper class" were more likely to take valued items from others, lie during negotiations and cheat to increase their chances of winning a prize.

The authors of the study added that there are also many examples of ethical behaviour amongst more affluent people, such as philanthropic work.

THE ASSOCIATED PRESS

India probes borrower suicides

The government of India's Andhra Pradesh state said Monday it would push prosecutors to move ahead with 76 criminal cases against employees of Indian lenders it believes were involved with driving borrowers to suicide.

The comments came in response to an Associated Press story that showed, despite denials, that top officials from India's SKS Microfinance had information that implicated its employees in borrower suicides. SKS is a leader in India's microfinance industry, which gives small loans to the poor.

R. Subrahmanyam, principal secretary for rural development in Andhra Pradesh, said the story spurred state officials to attend to the cases.

THE ASSOCIATED PRESS

News in brief

Christian sites attacked

JERUSALEM. A top Roman Catholic official has asked Israel's president to help put an end to anti-Christian graffiti attacks on Christian holy sites. Pierbattista Pizzaballa sent a letter Sunday asking President Shimon Peres to help eradicate "this dangerous phenomenon."

135 deaths reported

SYRIA. A Syrian activist group said Monday that 135 people have been killed across the country, including 64 who died while fleeing an embattled area in the central city of Homs.

THE ASSOCIATED PRESS



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SEAN KILPATRICK/THE CANADIAN PRESS



► Chelsea Edwards, a friend of the late Shannen Koostachin, and Shannen's father Andrew at a press conference on Parliament Hill on Monday.

A dream comes closer to reality

- Bill would improve First Nations education
- Campaign started by teen who died in car accident

A teenage student from Attawapiskat was in Ottawa on Monday to witness what could be a major turning point in her campaign to improve education in First Nations across the country.

Sixteen-year-old Chelsea Edwards is the face of the Shannen's Dream campaign, named after her good friend Shannen Koostachin, who died in an accident in 2010.

Like Shannen, Chelsea wants to see her reserve and many others like it gain the wherewithal to build a solid school and provide an education that is as good as what non-native kids would get off-reserve.

A House of Commons vote that was planned for Monday evening could take her a step closer.

The Conservatives seem prepared to support an NDP motion calling for funding that would put First Nations schools on an equal footing with provincial schools.

"Knowing that they'll be debating it in the House of Commons, it's a huge thing. It will get passed," the soft-spoken yet clearly determined Grade 11 student said in an interview Sunday. "I hope it's a dramatic win."

Chelsea went to elementary classes in a collection

of chilly portables next to contaminated land on her reserve near James Bay.

Those conditions prompted Shannen, also from Attawapiskat, to spearhead a student-led lobbying campaign for decent schools and education. Four years ago, Shannen confronted then-Indian Affairs minister Chuck Strahl and was nominated for an International Children's Peace Prize. She died in a car accident in 2010 at the age of 15.

Chelsea, with the help of her MP, Charlie Angus, picked up where Shannen left off.

THE CANADIAN PRESS

IQALUIT

Fire destroys student residence

Dozens of Nunavut students are homeless and without any of their worldly goods after a fire razed an apartment block in the middle of a frigid Arctic night in Iqaluit.

Early reports from the

territory's coroner said two people died in the blaze, which broke out late Sunday night. But the RCMP said that could not be confirmed.

There was, however, no doubt about the fire's impact.

"Most people have lost everything," Iqaluit Mayor Madeleine Redfern said Monday.

Most of the residents were students at Nunavut Arctic College, along with their spouses, children and other adult family members.

THE CANADIAN PRESS

Jury selection begins in Stafford trial

Potential jurors in the trial of a man accused of killing eight-year-old Victoria Stafford, of Woodstock, Ont., were being screened Monday in London, Ont.

Michael Rafferty, 31, is charged with first-degree murder, sexual assault causing bodily harm and kidnapping in the girl's death.

THE CANADIAN PRESS

THOMAS ONDREY/THE PLAIN DEALER/THE ASSOCIATED PRESS



► A distraught student leaves the school grounds with her mother following a shooting in Chardon, Ohio, on Monday.

1 dead in Ohio school shooting

► 4 others wounded in attack at suburban high school ► Student described as an outcast arrested ► Charges not immediately laid

A teenager opened fire in the cafeteria at his suburban high school Monday, killing one student and wounding four others before he was chased from the building by a teacher and captured a short distance away, authorities said.

A student who saw the attack up close said it appeared that the gunman

targeted a group of students sitting together and that the one who was killed was gunned down while trying to duck under the cafeteria table.

FBI officials would not comment on a motive. Police Chief Tim McKenna said authorities "have a lot of homework to do yet" in their investigation of the shooting, which sent stu-

dents screaming through the halls at the start of the school day at Chardon High.

Teachers locked down their classrooms as they had been trained to do during drills, and students took cover as they waited for the all-clear in the town of 5,100 people 48 kilometres from Cleveland. One teacher was said to have

dragged a wounded student into his classroom for protection. Another chased the gunman out of the building, police said.

The suspect, whose name was not released because he is a juvenile, was arrested near his car a half-kilometre away, the FBI said. He was not immediately charged.

THE ASSOCIATED PRESS



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U.K.'s Sun paid sources, police say

► Accusation follows launch of Sunday edition
► Inquiry shifts from press practices to corruption

Rupert Murdoch's top-selling U.K. tabloid, The Sun, had a culture of making illegal payments to corrupt public officials in return for stories, a senior police officer said Monday, as Murdoch announced that the paper's first-ever Sunday edition had sold more than three-million copies.

Sue Akers, a Metropolitan Police deputy assistant commissioner, told Britain's media ethics inquiry that the newspaper openly referred to paying its sources and that such payments had been authorized at a senior level.

Her comments came the day Murdoch's company paid former teen singing sensation Charlotte Church \$949,020 in a phone-hacking settlement for violating

her and her family's privacy.

Akers said Sun journalists had paid not only police officers but also military, health and other government officials. One official received a total of \$126,536 over several years, Akers said, and one journalist had been given more than \$237,255 in cash to pay his sources. She said payments went far beyond acceptable practices such as buying





sources a meal or a drink.

"A network of corrupted officials" had provided The Sun with stories that were mostly "salacious gossip," said Akers, who is in charge of a police investigation into phone hacking and police bribery.

Akers did not indicate when or if the payments had ended, but Murdoch insisted that practices at The Sun have now changed.

THE ASSOCIATED PRESS

Market moment

TSX	Dollar	Oil	Natural gas
			
- 25.39 (12,700.38)	+ 0.05¢ (100.08¢ US)	- \$1.21 US (\$108.56 US)	\$2.45 US (- 10¢ US)
			Gold \$1,774.90 US (- \$1.50 US)

PRICES AS OF 5 P.M. MONDAY

Picture. Screen



► A man draws a picture on a new Samsung Galaxy Note at the Mobile World Congress, the world's largest mobile-phone trade show, in Barcelona on Monday.

MANU FERNANDEZ/THE ASSOCIATED PRESS

Spain plays host to host of phones

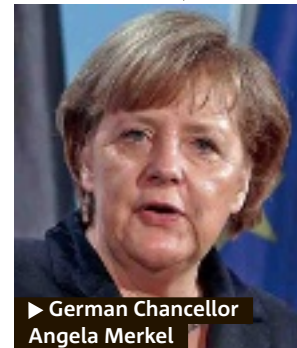
Germany gives nod to Greece's second bailout

MICHAEL SOHN/THE ASSOCIATED PRESS

The German parliament approved a second, \$173-billion US loan package for Greece on Monday after Chancellor Angela Merkel warned lawmakers that it would be irresponsible to abandon the country to bankruptcy.

Although the motion was always expected to be easily approved — the final tally Monday was 496-90 with five abstentions — the idea of bailing out Greece has remained very unpopular in Germany, Europe's biggest economy, among the public and politicians.

"The road that lies in front of Greece is long and truly not without risk," Merkel told lawmakers before the vote. "That also goes for the success of the new program — no one can



► German Chancellor Angela Merkel

give a 100 per cent guarantee of success."

Earlier Monday, the mass-circulation Bild daily, which has always taken a very hard line on Greece, plastered the word "STOP!" over its front page. Its message to lawmakers was: "Don't keep on going the wrong way. Merkel acknowledged that some peo-

ple ask "whether Greece isn't a bottomless pit, whether it wouldn't be better for all if Greece reintroduced the drachma." She insisted that "the opportunities outweigh the risks of turning away from Greece now — I believe these risks are incalculable and therefore irresponsible."

This is Greece's second rescue package in less than two years. It involves private-sector investors accepting total losses of more than 70 per cent on their bonds, along with tough new austerity measures. Greece has been surviving since May 2010 on an initial \$148-billion package of rescue loans from other euro-zone countries and the International Monetary Fund. THE CANADIAN PRESS

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Proview won't back down

When businessman Rowell Yang Long-san launched his own iPad-branded device in 2000, a decade before Apple unveiled its hit tablet, he declared it received an "overwhelming market response." Unlike Apple's iPad, Proview's version failed to hit the market sweet spot. Today, the company is deeply in debt. But Proview still claims trademark ownership in China and is waging its fight on multiple fronts.

THE ASSOCIATED PRESS

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LOOKING FOR LOVE IN FRONT OF THE CAMERA

SHE SAYS ...

JESSICA NAPIER
METRO



particularily The Bachelor. I remember watching the first episode of the now-infamous dating show in high school. Ten years and 16 seasons later, I still love watching doe-eyed dental hygienists compete for the affections of rose-wielding Prince Charmings.

Knowing the success rate of these made-for-TV romances, you have to wonder who on Earth would ever sign up for this show?

When the national casting call for The Bachelor Canada came to town, I knew I had to stop by. I needed to find out how so many smart, successful, attractive women end up looking for love in the most public and potentially humiliating way possible.

When I arrived at the auditions, I was surprised and a bit disappointed to enter a room full of normal-looking

“When I arrived at the auditions, I was surprised and a bit disappointed to enter a room full of normal-looking ladies. No crazy models or emotional basket cases, just average women dressed in their best first date outfits.”

ladies. No crazy models or emotional basket cases, just average women dressed in their best first-date outfits. Where were the vapid fame whores, the mentally unstable divorcees, the hopelessly romantic cheerleaders, and why weren't any of them in evening gowns?

None of the women I saw were past their primes — many of them were barely of legal drinking age — so why were they resorting to reality television in order to find The One?

Rachel, a 29-year-old banker, told me that it just happens to be the right timing for her. “I’m pretty adventurous,” she said, “so why not give it a try?”

Personally, I can think of a million reasons why, but I had to admire her confidence.

But how do these hopeful contestants plan on dealing with the pressure and the inevitable infighting that comes along with this not-so-monogamous dating situation? Twenty-eight-year-old Barbra told me that she might not get along with everyone on the show, but she plans on treating it like a job. “You don’t necessarily like your co-workers,” she said. “But you make an effort to tolerate them in order to get the job done.” Maybe that’s true, but your co-workers aren’t hooking up with your boyfriend in an adjacent hot tub.

Ultimately, most of the hopeful bachelorettes were pretty sincere and genuinely hoping to fall in love. I guess if you haven’t met anyone through your friends and you’ve failed at online dating, going in front of the camera to look for Mr. Right is just the next logical option for today’s single ladies.

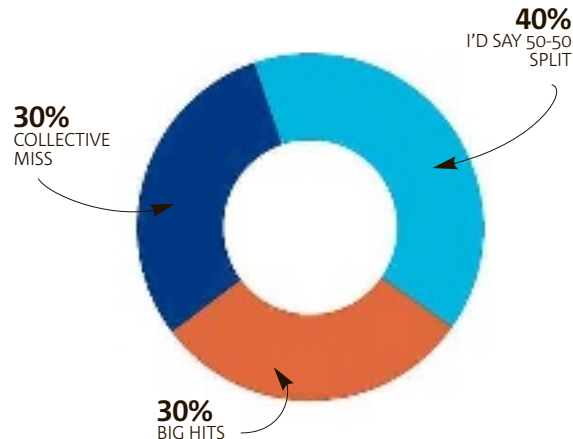
Read more of Jessica Napier’s columns at metronews.ca/shesays

We all have our vices. Some people smoke, some drink, some binge on Oreos. My sin of choice is a not-so-healthy interest in (ahem, obsession with) bad reality television,



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metropolitanpanel.ca
and take the quick poll

Oscar 2012 fashion — hit or miss?



Daily Zoom



The mystic river

River looks like unearthly tree

ICELAND. With an eerily enchanting landscape, this stunning photo looks like it was taken on an alien planet. But it was actually captured aboard a Cessna light aircraft flying over Iceland. Here, what appears to be a tree is in fact a river running in many different streams. ● MWN

“There were many challenges. The first was whether I was able to endure the stress of flying in a tiny, vibrating aircraft that would dip suddenly on hitting the air currents.”

SANDRO SANTIOLI, PHOTOGRAPHER

Local tweets



- **@NabilAhmed95:** It was just yesterday I would be playing at recess n just livin life wit no pressure of work
- **@MJHajali:** Tired & sleepy.. I guess it'll be a very good idea to sleep now & wake up at 6:30 or something and do my home work..
- **@iwish_foryou:** @Louis_Tomlinson thank you so much for the incredible concert last night :) best night of my life :D xx
- **@cassidyabral13:** @Tyronemlb ressst up go to bed :) night !
- **@anaoaxaca:** thank god: NDP Opposition Day Motion on First Nations education passes the House of Commons unanimously. #indigenous #canpoli
- **@MelissaGxo:** Louboutin shoes are SEXY.
- **@Ottawa2012AAAA:** Congratulations to Holy Trinity (Oakville) Ottawa bound...enjoy tonight and then back to work #OFSAA up next!
- **@ajeffdasilva:** So, engineering still not sexy RT @kdnuggets: I think “data scientist” title is sexy but misleading, a better description is “data engineer”

Shooting Iceland

- **Racking up air miles.** Santioli spent 70 hours of flight time to capture his images.
- **Coping with the elements.** Windows had to be kept open for the flight, but extreme cold then entered the cabin.



- **Santioli’s favourite photo?** The Blue Lagoon (pictured above). It’s of hot springs, but from above it looks like ants in milk.

THE ASSOCIATED PRESS

Kaiser Chiefs bet on the 'future'

► After taking a break following their third album, the band changes things up for their fourth effort

LINDA LABAN
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METRO WORLD NEWS IN BOSTON

A change is definitely as good as a rest. That adage certainly applies to the Kaiser Chiefs. After releasing their third album, 2008's *Off With Their Heads*, and undertaking the requisite globe-trotting tour to promote it, the band wanted off the radar for a while. So they declared they would take a year off and do absolutely nothing.

"We took time off, but a year was too long," keyboard player Nick "Peanut" Baines tells Metro. "We planned to take a break after our second album, but it didn't happen. So we said we'd take a year off and do nothing. But we kind of

got restless."

But just declaring that the band was on hiatus cleared the decks of commitments and opened up creative brain space. After six months away from Kaiser Chiefs activity, song ideas developed and they devised a new way to deliver album four: *The Future Is Medieval*.

They decided to issue a fan-driven, interactive release and posted 20 songs online, allowing fans to choose not just their own album art, but their favourite 10 songs to create their own track listing, too.

"It was exciting as the idea evolved. It was like Christmas Eve, because we knew something exciting was going to happen," says Peanut.

"It totally reinvigorated us as a band."

A joint effort

► Kaiser Chiefs also switched up the way they recorded this album. Instead of using just one producer, they enlisted several, including Tony Visconti, Ethan Johns and Kaiser Chiefs drummer Nick Hodgson. "We had such a diverse range of songs and couldn't think of one guy to do it all."

"It was exciting as the idea evolved. It was like Christmas Eve, because we knew something exciting was going to happen"

NICK 'PEANUT' BAINES, KEYBOARD PLAYER FOR THE KAISER CHIEFS



► The Kaiser Chiefs are using a fan-driven, interactive method to promote their fourth album's release.

An old fable for a new world

► Dr. Seuss wrote the Lorax in 1971, but the story has even more relevance in today's world

ANNE BRODIE
SCENE@METRONews.CA

Hollywood collaborators Cinco Paul and Ken Daurio's *Horton Hears a Who!* (2008) earned \$300 million, *Despicable Me* (2010) a cool \$600M and *Hop* (2011) \$190M and an army of multi-generational fans.

Their latest project, a take on Dr. Seuss' *The Lorax*, is a pointed fable about our increasing industrialisation and the threat it poses to nature. It's about a boy searching

for something he's never seen before — a tree.

The Lorax isn't intended to be a message movie but there is strong realism. Some kids grow up never participating in nature.

Ken Daurio: We didn't feel like *The Lorax* has a political message but a message that we have joined the Earth and must take care of it. It's a beautiful place we live in but we mess it up. We are addicted to videos and plastic things.

Dr. Seuss was prescient.

Cinco Paul: His vision into the future was so ahead of the curve. The message of *The Lorax* was written in 1971 and that was way before the environmental movement took hold. Things have only gotten worse since then and the movie is a celebration of nature over the artificial things we sometimes value. This is the film we got the most emotionally involved in.

The *Lorax* is my favourite Dr. Seuss book so

this is very much a labour of love. I have three kids and Ken has three kids and we think about a way to bring this message and work with Dr. Seuss. I remember being haunted by the word written on the stones: UNLESS.

I hear Seuss' widow Audrey Geisel took a shine to you.

CP: It's nice knowing we did *Horton Hears a Who!* and that she was happy enough and trusted us enough to hand us *The Lo-*

rax. We had a special relationship and we honour it and Dr. Seuss' message.

We respect the books and don't want to change them. We didn't want to shy away from the dark parts of the book and its potentially scary vision of our future and wanted to make sure that came through but not wanting to feel like they are taking medicine.

For the little kids you add some slapstick besides adding things that are true

to the character.

The voice cast is key. How did you pick the actors?

KD: Early on we were trying to come up with a voice for *The Lorax* like Walter Matthau. Obviously we can't get him so we started looking into actors and Danny DeVito's name came up. Once we saw that angle, we couldn't think of any other voice that declared itself. We can't think of anyone else in that little body.



► Danny DeVito is the voice of the Lorax.

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The leg that launched a thousand memes

► Angelina Jolie's Oscar stance still subject of much discussion

THE WORD

DOROTHY ROBINSON

SCENE@METRONEWS.CA



It's two days after the Oscars and the world isn't talking about how Billy Crystal did as a host (meh!), who won (The

Artist! A lot!), or who lost (Viola Davis, you were robbed!).

Nope. The world is focused on one thing: Angelina Jolie's leg.

Her awkward red carpet stance, in which she made sure her right leg was constantly on display through the slit in her black velvet Atelier Versace gown, is a pose that has launched a thousand Internet memes.

There's a Twitter handle — @AngiesRightLeg — that is nearing 15,000 followers with tweets like, "You have to admit I'm one hell of a leg!" and also a Tumblr account entitled "Angelina Jolie'ing," where readers can upload photos of themselves showing off their ashy thighs.

There's no reason for



► Angelina Jolie

why she stood like that, time and time again. (My theory: Her bony leg was poking out to sniff around for a sandwich.)

But perhaps the funniest mocking of the leg came from *The Descendants* co-writer Jim Rash, who hit the stage with Alexander Payne and Nat Faxon to accept the award for Best Adapted Screenplay. The look was quickly imitated by Rash and Faxon, but the scribes insist they weren't mocking the actress.

"She's supremely hot," Faxon said backstage at the awards show, while Rash was quick to explain his actions: "I just saw her pose and I thought, you know what, we have exactly the same legs," the writer, who also stars in the sitcom *Community*, said. "It was more like, 'Oh, she's standing great, I'm going to stand like that, too.'"

Rash better watch it. No one mocks Angelina Jolie in front of her face and gets away with it. The last person to do that was Billy Bob Thornton, and we're pretty sure he's currently working at a Cracker Barrel in Parissapany, N.J.

Anne, we didn't think you were the tabletop dancing-type

While most might not think so, Anne Hathaway insists she can relate to a particularly troubled young starlet.

"Lindsay Lohan and I have more in common than people think," Hathaway tells the Sun.

"We've all done things we shouldn't. It is just that I did stuff at college when nobody

knew about it, so I'm not a saint. I wasted time doing self-destructive things."

And exactly what sort of self-destructive things are we talking about here?

"I found you can only dance on so many tabletops," Hathaway says. "I got all that out of my system and I am healthy and grounded."

● METRO



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No nip slip for Lopez

Many eagle-eyed viewers were convinced they caught Jennifer Lopez having a wardrobe malfunction while presenting at the Oscars, but her stylist, Mariel Haenn, insists there was no nipple-baring.

"The dress fit perfectly to her every inch. There were cups built in and there's no chance that there were any, how do you say? 'slips,'" Haenn posted on Twitter.

"While the dress did give the illusion of sheer-ness, joke's on everyone who wishes they saw something."

● METRO



► Jennifer Lopez

Celebrity tweets



Nothing makes a girl feel special like a homeless man screaming "now those some hips!" as she walk by.



@oliviawilde

For me, a great day is defined by whether 7/11 has the blueberry coffee. Today is a great day.



@IJasonAlexander



@victoriabeckham

Amazing! baby knee pads for when babies start crawling!!



@ConanOBrien

Just saw a Jeremy Lin jersey on sale for \$300. These prices are Jeremy insane! Wait... Did I do that wrong?

How to \$tay \$ane

► You worry about money — maybe a little too much ► Charles Richards, psychotherapist and author of *The Psychology of Wealth*, tells us how to find the balance



ROMINA MCGUINNESS
LIFE@METRONEWS.CA
METRO WORLD NEWS IN LONDON

On this page, we often write about relationships — with food, exercise, significant others. But it's time we addressed a topic that's equally influential, and sometimes completely dysfunctional: your relationship with money.

According to Charles Richards, author of *The Psychology of Wealth*, money doesn't just indicate power, but has power — we are infused by its energy. And if you're not prepared to manage that energy constructively, it will manage you, often negatively. Here are four typical situations on how to deal.

I've lost my job and my money. How can I find the will to live?

"Situations can change in a heartbeat, so when your identity is tied to what you do, it's a dangerous place to live from," says Richards. "If

being rich, popular and successful gives you meaning and for some tragic reason you can't be that person anymore, you could think your life is over. Connect with a deeper part of yourself (spiritual belief or meditation) that goes beyond what you have and what you do."

I'm petrified of failure.

"Don't let fear of failure stop you from moving forward," says Richards. "Successful people fail many times but they just persevere and take full responsibility for what is going on. Failure is a problem but there's always a way out of it, just as long as you use a little initiative to find out what that is."

All I want in life is to make money. Is that healthy?

"You can be rich financially but have a poverty of soul if that wealth is just self serving. Anyone aiming for greater financial success should serve a higher purpose (philanthropic or spiritual, environmental or health)

The biggest losers

One third of multi-million dollar lottery winners lose all their new-found wealth — and often end up worse off than before they won.

\$5.4M Evelyn Adams hit the jackpot twice but that didn't stop her from wasting winnings on her gambling addiction. She ended up broke and living in a trailer park.

or strive to empower others."

All this recession talk is making me anxious. How can I stay upbeat despite the current financial turmoil?

Stop listening to the messages of doom and gloom all the time. "Do you want it to be your reality? No, so shut out the drumbeat that comes from the media. Yes, there's a reality to what's going on but if you allow yourself to be influ-

\$1.9M Welshman Luke Pittard spent it all on a trip to the Canary Islands, a house and a wedding. And just 18 months later he was flipping burgers at McDonalds.

enced by the media bombardment about financial meltdown and hardship then it's going to become a reality for you. Don't assume it's going to become your truth and it won't."

I'm in financial trouble — I can't think, I can't sleep and I'm super stressed!

You can't ignore the practical reality. You have to face it head on.

"Make a plan with clear

\$93K Lindsay Lohan didn't exactly win the lottery but being a child star is similar in the luck department. Celebrity website TMZ reports that the actress hasn't paid her 2009 income tax, let alone 2012.

goals to ease the stress and turn the situation around. This will take discipline, delayed gratification, practical thinking and decision-making. Financial challenges can be positive in that they stimulate creativity as you are forced to find a way out. Once your self worth is healthier you tend to be more expansive in your thinking. You won't be successful until you are willing to take responsibility."

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life

Up trend

Adele

Throat surgery may have stopped her from singing, but not from swearing. The rumour she was taking a five-year break from singing is false — phew. We just want her to keep dating bad boys and keep getting dumped so she can keep on making albums for us to enjoy.



Health Canada reviewing MS drug
Gilenya, linked to 11 deaths out-
side Canada

Living with cancer

► New magazine features stories of those dealing with women's cancer issues ► Pick up a copy of Pink & Teal



CELIA MILNE
LIFE@METRONEWS.CA

Greer Hozack, a 41-year-old mother of three, remembers being paralysed with fear when she found out she had breast cancer.

She was scared for herself, her husband and her children, and horrified that her mother would have to watch her suffer.

Hozack survived her ordeal with courage and gratitude, and became a model to other women by raising more than \$13,000 in the Weekend to End Women's Cancers.

Hozack's story is featured in a new magazine called Pink & Teal.

Pink & Teal is a lifestyle magazine for those with women's cancers. Pink stands for breast cancers,

"Looking into the future, at the big picture, can be overwhelming."

GREER HOZACK

and teal signifies gynecological cancers such as ovarian, cervical, uterine, vagina and vulvar.

The magazine includes feature stories about women, as well as articles on food, shopping, style, family, intimacy, fitness, nutrition, travel, entertainment, health and beauty. It includes resources for women looking for help.

"Pink & Teal is for women who have been newly diagnosed, women in treatment and for those survivors who are trying to find their new normal,"

says publisher Lisa Bucher.

She feels strongly that while breast cancer gets a lot of exposure, gynecological cancers should get more attention.

"People need to start talking more about vaginas and cervixes and all those lovely girl parts, like we do about boobs and breast cancer," says Bucher. "We strive for this in the magazine, and we touch on sensitive topics like sexuality."

Pink & Teal is now available at the Toronto Women's Bookstore on Harbord Street or through pinkandteal.ca.

Hozack's advice to other women with cancer: "Looking into the future, at the big picture, can be overwhelming ... Take it one day at a time."



► Greer Hozack's story is featured in the new magazine Pink & Teal.

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Best Health Minute



BONNIE MUNDAY,
EDITOR-IN-CHIEF,
BEST HEALTH
MAGAZINE

Health Risks Your Nails Reveal

Experts say that our fingernails can show warning signs of underlying health problems. We had freelance writer Michelle Villett look into this in the most recent issue of Best Health magazine.

Ridges

Vertical ridges are

common as we age, but if you see horizontal ridges, talk to your doctor; it could indicate respiratory disease, malnutrition or even heart attack risk. They could also be triggered by a deficiency of B vitamins.

Brittle Nails

The cause is genetic. Keeping nails short and using a nail hardener can protect them from splitting or snagging. And getting enough calcium

can help, too; for most women ages 19 to 50, the recommended daily amount is 1,000 mg.

Hangnails

These are likely caused by a lack of folic acid or B and C vitamins, says Vink. But they can also be caused by picking or pushing cuticles back. Boost vitamin B and C intake.

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ROMINA MCGUINNESS
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A new study reveals that having anxiety over losing your job could in fact increase the chances of it happening to you.

This revelation is one of the key findings to come out in a report on workplace insecurities published in the Spanish Journal of Psychology.

The study also confirmed that rising work insecurity further affects employees in their personal life, such as family, health and finances.

But what causes them to feel this fear over their job?

Amparo Caballer, researcher in the psychology department at the University of Valencia and co-author of the study, told Metro how people on temporary work contracts, such as super market stockist, were the most apprehensive about their job

"Highly skilled professionals, such as doctors or engineers, feel more confident in their current position as they know they have the ability to get another job."

AMPARO CABALLER



► Are you worried about your job? Just ask around.

security; such workers fear they could be easily replaced as their task require little qualifications.

Freelancers, on the hand, often chose to work on a temporary basis and are less likely to be negatively affected by the prospect of unemployment.

According to Caballer,

knowing that you have other options and possibilities is crucial in reducing this stress.

"Highly skilled professionals such as doctors or engineers feel more confident in their current position as they know they have the ability to get another job," she says.

This fear increases if

employees rely heavily on their wages for basic needs, such as food or housing.

"It depends if your responsibilities are outside of work. If you are single and have savings, you will be less affected than if you are the sole breadwinner with a family to support," she explains.

Vicious cycle

Is it possible to stop this vicious circle of fear and dissatisfaction? Yes, so long as employees realize that just thinking your job is at risk does not mean they are going to lose it. Employees will be more productive and are less likely to feel threatened if they trust the company

they work for to treat them fairly.

► Quote: "The only way to lessen this fear and improve work performance is for employees to feel secure through communication," Amparo Caballer said. "Meet with human resources or ask their boss for progress updates if they have doubt."

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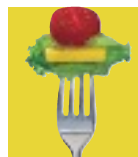


Italian charm is not enough

► The atmosphere at Francesco's is cosy, but dishes need work

LUNCH RUSH

SHARI GOODMAN
FOOD@METRONEWS.CA



Francesco's is a small, independent coffee house in the Glebe that specializes in freshly roasted gourmet coffee.

The ambiance is cosy with dark walls, wrought-iron tables and wooden chairs, giving it that old world Italian charm.

I ordered the soup-and-sandwich combo for the



► Turkey and Swiss Panini with Vegetable Soup (\$6.95)

reasonable price of \$6.95. The vegetable soup was brimming with potatoes, carrots, green pepper, cabbage, beans and more. It was generous and filling. The bun on the side was warm but slightly stale.

As for the turkey and

Swiss panini, it was thin, with more bread than filling. Buried between the less-than-generous portion of turkey and cheese was lettuce. Warm iceberg lettuce is not pleasant.

For dessert, I craved some chocolate. Unfortu-

nately, the brownie was dry and stale and not worth more than one bite.

But the coffee was perfect: dark, bitter and lively. This craft roaster knows coffee, but needs to develop its bites.

► **Francesco's Coffee Company**
857 Bank St.
613-231-7788
Social lunch: Yes
Client negotiations: Yes
Price range: \$
Rating: 2 out of 5

Indian Raita Slaw



Preparation:

1 In bowl, combine yogurt, mayonnaise, cucumber, lime juice, honey, cumin seeds, mint and pepper, mixing well. Add cabbage and carrot; toss to coat.

2 Chill for at least 1 hour before serving. Toss again before serving.

FOODLAND ONTARIO/ THE CANADIAN PRESS/ ADAPTED BY EMILY RICHARDS (VISIT EMILYRICHARDSCOOKS.CA)

Ingredients:

- 175 ml (3/4 cup) plain yogurt
- 75 ml (1/3 cup) reduced-fat mayonnaise
- 250 ml (1 cup) finely diced cucumber
- 45 ml (3 tbsp) lime juice
- 15 ml (1 tbsp) honey
- 7 ml (1 1/2 tsp) toasted cumin seeds
- 50 ml (1/4 cup) chopped fresh mint
- 1 ml (1/4 tsp) freshly ground black pepper
- 1 L (4 cups) shredded green cabbage
- 1 carrot, coarsely grated

Succulent & warming

► Chicken Korma is a popular Indian stew that makes for a flavourful meal ► Serve it with basmati rice



► This recipe serves four to six.

Preparation:

1 In bowl, combine coriander, cumin, turmeric, salt, and black and cayenne peppers. Cut chicken thighs into 3 pieces; toss with spice mix to coat.

2 In a deep non-stick large skillet, heat oil over medium heat; cook onions, stirring occasionally for about 10 minutes or until browned. Add garlic, ginger, bay leaves and cardamom pods, if using; cook for 5 minutes. Add chicken;

cook, stirring, for about 5 minutes or until lightly

Ingredients:

- 15 ml (1 tbsp) each ground coriander and ground cumin
- 5 ml (1 tsp) turmeric
- 5 ml (1 tsp) each salt and freshly ground black pepper
- 2 ml (1/2 tsp) cayenne pepper
- 1 kg (2 lb) boneless, skinless chicken thighs
- 50 ml (1/4 cup) vegetable oil
- 2 onions, chopped
- 4 cloves garlic, minced
- 15 ml (1 tbsp) finely chopped fresh ginger
- 2 bay leaves
- 8 whole green cardamom pods (optional)
- 250 ml (1 cup) canned crushed tomatoes
- 250 ml (1 cup) sodium-reduced chicken broth
- 50 ml (1/4 cup) 35% whipping cream
- Chopped fresh coriander

browned.

3 Add tomatoes and broth; bring to a boil. Reduce heat, cover and simmer for about 15 minutes or until juices run clear when chicken is pierced. Add cream; cook, uncovered, for 5 minutes. Serve sprinkled with chopped coriander, if using. **FOODLAND ONTARIO/ THE CANADIAN PRESS/ ADAPTED BY EMILY RICHARDS, PROFESSIONAL HOME ECONOMIST, COOKBOOK AUTHOR AND TV CELEBRITY CHEF (VISIT EMILYRICHARDSCOOKS.CA)**

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If you're rolling your eyes at these ideas, cynically wondering what moron would do any of them, please come up with something better and tell us about it. Tweet it, too, with #Happy. It would make Metro smile.  **MWN**

A wooden toboggan, likely made of birch or similar light-colored wood. It has a curved front section and a flat base. The base is divided into several longitudinal sections by thin wooden strips. A small wooden handle or latch is visible on the right side of the base. The toboggan is shown from a side-on perspective, highlighting its curved front and flat base.

FLAP Formation linguistique
axée sur les professions

OSLT Occupation-specific
Language Training

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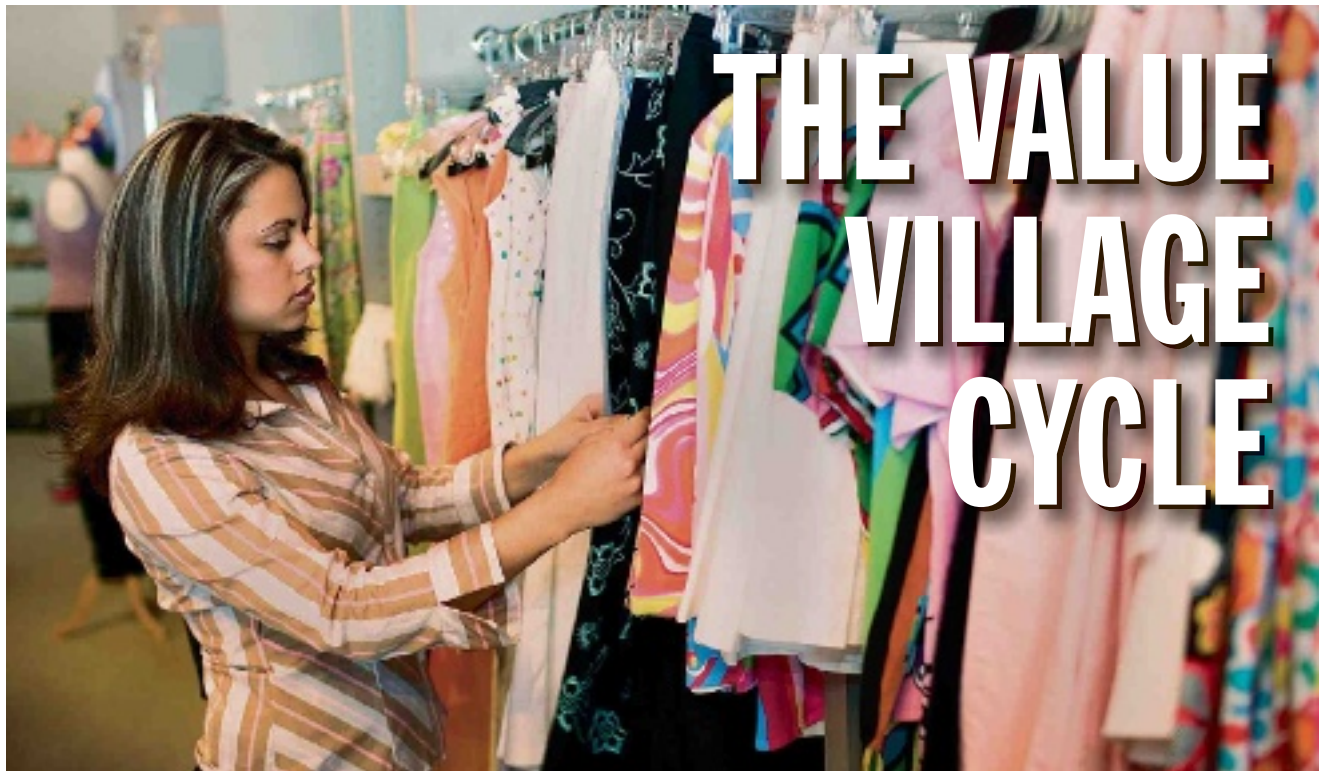
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**INFORMEZ-VOUS DÈS
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le collège des métiers et des services



THE VALUE VILLAGE CYCLE

DID YOU KNOW?

Value Village buys its merchandise from more than 60 different non-profit offices across Canada. This unique relationship helps support the community programs or each non-profit and also creates more jobs.

Every Value Village location partners with a charitable organization in its community, such as the Canadian Diabetes Association. All year round, each store pays its non-profit partner for every donated item, including clothing, housewares, books and more — turning otherwise unused goods into sustainable funding that supports vital community programs and services. Customers can either call the non-profit for a pickup or drop off their items at the convenient Community Donation Centres located at every Value Village.

The highest-quality items are value-priced and displayed on Value Village's sales floors for purchase, while merchandise not suitable for resale is responsibly recycled — with most items being sold to developing countries and material wholesalers.

For more information on Value Village's non-profit partnerships and recycling efforts, or to find a Community Donation Centre near you, visit valuevillage.com.

OFFERS ONE OF LARGEST RECYCLING PROGRAMS IN WORLD

There are many ways consumers can make small changes in their daily habits in order to have a positive impact on the environment, from switching to energy-efficient light bulbs and eco-friendly cleaning products to carrying reusable shopping bags.

What many don't realize is that one of the easiest ways to "go green" is by

shopping thrift. When you shop at Value Village stores and donate reusable items to its non-profit partners, you are keeping goods out of landfills and giving old treasures new life.

"We know millions of families are already starting to clear out their clutter with spring cleaning," said Tony Shumpert, vice-president of recycling operations for Value Village. "By do-

nating these items, instead of simply throwing them away, you can give back to your community and save quality goods from polluting the Earth. In fact, Value Village operates one of the largest recycling programs in the world, keeping more than 500 million pounds of goods out of landfills last year alone."

So how does it work?

GIVE IT UP... for good

Help the community and planet Earth by donating your reusable clothing and household items at the Community Donation Centre located at Value Village. Value Village pays local nonprofits every time you donate. Plus you'll be helping to keep reusable items from ending up in landfills. So you can feel great when you donate!

- To find a Community Donation Centre near you or to see if home pick-up is available in your area, visit: www.valuevillage.com

Donate and Make a Difference



Value Village
Good deeds. Great deals.

GET YOUR RRSP ON FUN AND FRUGAL

LESLEY SCORGIE
MONEY@METRONews.CA



You only have until tomorrow to make your RRSP contribution for the 2011 tax year; Feb. 29, 2012 is the official deadline. Short on contribution cash? Consider an RRSP loan. Currently, RRSP loans have attractive interest rates, hovering near prime, and have flexible repayment plans. But, it only makes sense to take out an RRSP loan when the taxable benefit you receive from your RRSP contribution is greater than the amount of interest you'll pay on the loan. To help figure out if it's worth it, see an adviser.

The largest benefit of an RRSP loan is that the more you contribute, the more

you'll earn through compounded returns. Let's say you decide not to borrow \$10,000 to maximize your RRSP at age 30. That \$10,000 compounded at nine per cent for 25 years adds up to \$86,000 before tax when you're 55. Thus, you would miss out on \$76,000 of compounded returns. Meanwhile, your \$10,000 RRSP loan at six per cent interest, paid off over 12 months, would cost you less than \$350 in interest. Calculate your own borrowing scenario on bankrate.com. You're a good candidate for an RRSP loan if:

- You don't have enough cash to make an RRSP contribution by Feb. 29, 2012
- You have a job and can afford to pay the loan off within 12 months
- You have left over contribution room within your RRSP
- You don't have significant consumer debt; in excess of \$5,000.

You buy it, you sell it

ON MONEY

ALISON GRIFFITHS
MONEY@METRONews.CA



It used to be that prospective homebuyers would zero in on three places while searching for added value — kitchen, bathroom and rec room. A kitchen island, separate shower and finished basement, preferably with a tiki bar, were guaranteed to draw offers. Then along came whirlpool tubs, children's wings, great rooms and soaring foyers. But what comes around goes away in the real estate market. Today, value-conscious buyers and profit-conscious builders are opting for less is more. On the wane are sunrooms, outdoor kitchens, two-storey family rooms and media

rooms.

But popular once again are basics such as well-planned spaces, storage and functional (not necessarily fancy) outdoor areas.

The lesson for those house shopping this spring — in the still mostly vibrant Canadian real estate market — is to spend your money on features that are difficult or expensive to add later. The right choices now will pay off when you become a seller. According to a 2011 AVIDBuilder.com survey, Canadian buyers are most eager for the following three home features or qualities:

1. **Efficiency** The soaring foyer may look great but give it a pass if re-sale value is important. Two-storey rooms and open fireplaces also have reduced appeal because of rising heating costs.
2. **Spaces not rooms** The number of rooms or over-



▶ Alison's money rule: When home shopping, focus on good bones to achieve the best bang for your real estate buck.

all square-footage is less important than how they fit together. Increasingly buyers are drawn by a home's flow and utility rather than its statistics.

3. **Green, green, green** This includes not only energy efficiency in windows, appliances and insulation, but also green building products to reduce or eliminate concerns over toxicity.

There are three specific home features Canadians adore:

1. Walk-in closets
2. Linen closets

3. Family-style kitchens While the survey was primarily focused on features desired by Canadians shopping for homes south of the border, they hold true in every real estate market over time.

Conspicuous consumption in a home can appeal temporarily, but if you are shopping for the best value, pay attention to the basics.

ALISON GRIFFITHS IS THE AUTHOR OF **COUNT ON YOURSELF: TAKE CHARGE OF YOUR MONEY. REACH HER AT ALISONGRIFFITHS.CA OR GRIFFITHS.ALISON@GMAIL.COM.**

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Rocknet Telecom
1020 St. Laurent Blvd., Unit 12
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Down to the wire

► Last-minute investing advice



JANE DOUCET
FOR METRO

The clock is ticking down to midnight Feb. 29, the final deadline to make your 2011 RRSP contribution. And while there are people who wait until the waning hours to invest, the experts caution against doing so.

"You don't want to rush something as important as your retirement savings and financial future," says Joel Neynens, a certified financial planner and the vice-president of Gordon Stirrett Wealth Management in Halifax.

Neynens offers the following last-minute investing tips:

Allocate your RRSP to a "cash position." When you hand over your RRSP funds to your banker or financial adviser, you don't have to choose on the spot how you want them to be invested.

"Don't feel like you have to decide what type

More info

► For information about how to set up a registered retirement savings fund, make contributions to an RRSP, receive income from an RRSP, how to make withdrawals from an RRSP and more, visit the Canada Revenue Agency's website at cra-arc.gc.ca and type "RRSP" in the search box.

of asset class you have to invest in right away," says Neynens. This way, the money will sit in the "cash position" portion of the account until you are ready to make an investing move.

"There's no time limit to doing so," says Neynens. "And you'll still get an RRSP tax receipt."

The major downside to this approach is that if you keep the funds in the cash position for an extended period, you won't get the potential rate of return you would if you have invested them.

Get professional advice if you need it. If time is of the essence and you are not comfortable handling your own finances, it's important to seek profession-

al advice — especially if you are just starting to save for the future.

"New investors are often trying to get a handle on what RRSPs and what

investments are eligible," says Neynens. "It can be quite confusing."

Don't get down to the wire. Even though the RRSP deadline is mid-

night, "unless you're investing online, you really only have until whatever time the bank or your financial adviser's office closes on deadline day."



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TUESDAY, FEBRUARY 28, 2012

RRSP GUIDE

Which choices will make cents for you?



YLVA VAN BUUREN
FOR METRO

The big question around this time of year is ... should you contribute to your RRSP or use the money to reduce debt?

Here are some things to think about.

RRSP

An RRSP investment, says Jason Round, head of financial planning support for RBC Financial Planning, provides some sense that you will achieve a certain rate of return based on the level of risk you are willing to take on.

There is also an immediate tax deduction.

Also, if you are a higher income earner and you expect that during retirement you are going to earn less, then that would be significant motivation, too, says Round.

Peter Drake, vice-president, retirement and eco-

"One common strategy is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt."

nomics research, Fidelity Investments Canada, says if you start early, even if you only make a small contribution, that money is working for you over a longer period of time. And you need to save less. You also get into the important habit of saving for retirement.

DEBT

When debt is non-constructive (you are using it to buy a car, house, go on a



vacation, etc.), and you pay interest charges every month), clearing debt should be your first plan of attack, according to Anthony Williams, vice-presi-

dent of academic affairs, Canadian Institute of Financial Planning.

For example, if you owe \$1,000 on a credit card that has an interest rate of

20 per cent, you would save 20 per cent in after-tax dollars. "That's compelling when GICs are paying next to nothing, the stock market is up and

down, mutual funds up and down. Where are you going to get a 20 per cent return after tax and, for some people, 35 per cent rate of return before tax?"

But remember — if you just pay off debt you may at some point have to go back into debt to make up for the fact you didn't save.

WHAT TO DO?

One common strategy, says Williams, is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt.

HOUSE RICH?

Retired with a paid-off house but little savings? You can rent part of the house out if possible, says Drake.

Or sell the house and rent or invest the money in a less expensive home. You could also get a reverse mortgage or a line of credit.

ISTOCKPHOTO/THINKSTOCK

Thinking about your child's future



**YILVA
VAN BUUREN**
FOR METRO

With just a few days until the deadline for the RRSP contribution, many families are looking at their savings and wondering if they should use the money for their RRSP or open a registered education savings plan (RESP) for their children?

It's not always an easy decision.

"You really have to look

at it not just from a retirement savings, mortgage or education plan point-of-view, but from the entire context," says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

If education savings is a goal, he suggests making an RRSP contribution and, with the tax deduction, use the money to contribute towards your children's education.

"An RESP is a dedicated savings plan for your child's education and you get a government grant ..."

An RESP is a dedicated savings plan for your child's education and you get a government grant, says Williams. It's also tax-deferred saving so there are no tax implications on any of the growth while it's in the plan.

"We have RESPs for both of our kids," says Jill Briggs, a Toronto mom with two boys, Henri, 8, and Elliot, 6.

"We believe that the cost of post-secondary education will be very high by the time our kids are at

that stage, and we wanted to ensure that we can afford to send them without crippling ourselves financially. But we also want to be able to help them with the cost so that they don't graduate with huge debt as well."

While there aren't immediate tax benefits, says Jason Round, head of financial planning support for RBC Financial Planning, when you make a contribution, the govern-

ment will contribute up to \$500 under the Canada Education Savings Grant Program into the plan — and that's free money.

The negative is the RESP can only be used for education. If your child doesn't use it for post-secondary education, even though you can take out the amount you have contributed, you have to repay any grants you received and there might be penalties as well.

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Senators preview

**Ottawa
at Boston
7 p.m.
TV: SNET**



The Senators (33-23-8) head to Boston (37-20-3), where they are 0-2 against the Bruins this season. Boston won 5-3 in Ottawa on Saturday. David Krejci scored in the win, but has only three goals in his last 22 games. Tyler Seguin has one goal in the last 13 games, while Milan Lucic has one in the last seven. Patrice Bergeron has four points in his last three games and leads the Bruins with 52 points. Rich Peverley (torn MCL) will miss four to six weeks, while Johnny Boychuk and Nathan Horton (concussion) are questionable.

THE CANADIAN PRESS



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Challenging 'the big boys'

► Predators make moves with eyes on Stanley Cup ► Kostitsyn brothers reunited in Tennessee

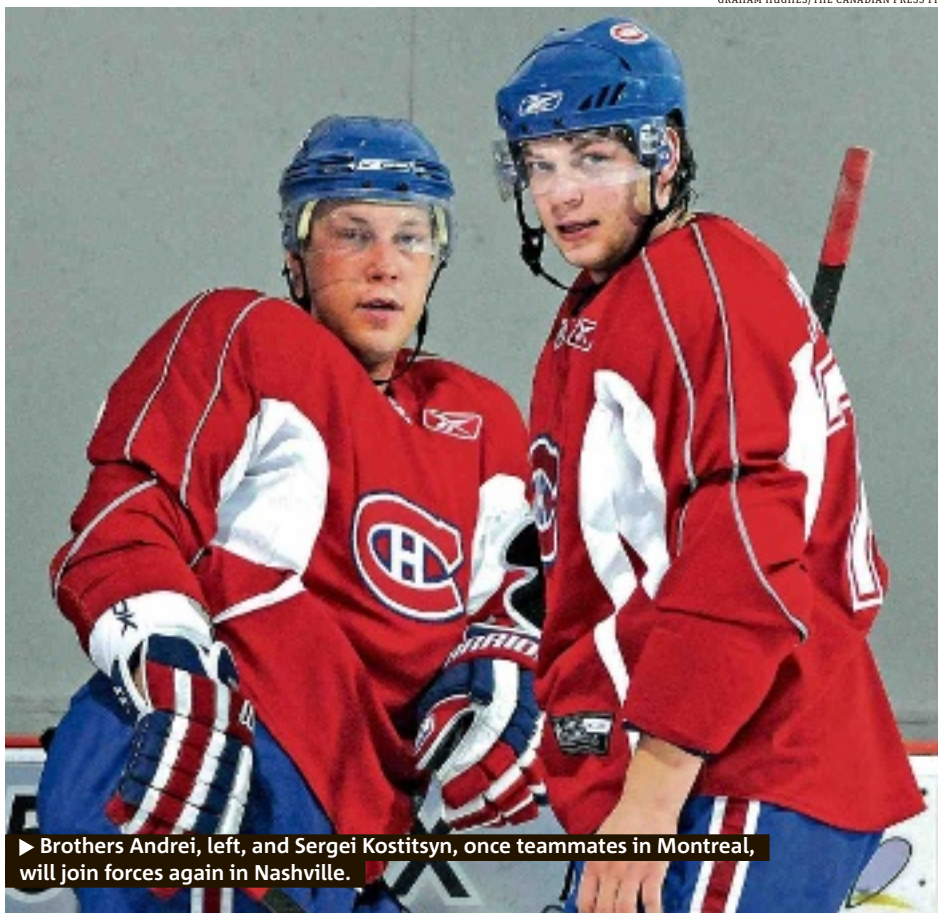
The Nashville Predators and Vancouver Canucks added some reinforcements for a playoff run, while Rick Nash's wish for a deal didn't come to fruition Monday as the NHL trade deadline passed without any blockbuster moves.

Having won a playoff series for the first time in franchise history a year ago, the Predators are looking to take the next step by beefing up the offence with left-winger Andrei Kostitsyn and two-way forward Paul Gaustad. Nashville also acquired defenceman Hal Gill earlier this month and sits in fifth place in the Western Conference.

"I think with these trades we've certainly given us a chance to play with the big boys this year when we get in the playoffs," Predators general manager David Poile said.

The Canucks, sitting atop the NHL standings with 19 games left in the regular season, made three deals that added four players: Checking-line centre Samuel Pahlsson, rookie forward Zack Kassian, defenceman Marc-Andre Gragnani and forward Andrew Gordon.

The Predators spent the future for the present, sending a 2012 first-round draft pick and a 2013 fourth-rounder to the Buffalo Sabres for Gaustad. Kostitsyn, who will be reunited with his brother Sergei in Nashville, came from Montreal for a second-round



► Brothers Andrei, left, and Sergei Kostitsyn, once teammates in Montreal, will join forces again in Nashville.

and conditional fifth-round pick in 2013.

The Blue Jackets did make one move, sending Pahlsson to the Canucks for minor-league defenceman Taylor Ellington and two 2012 fourth-round picks.

Vancouver also shipped rookie centre Cody Hodgson to Buffalo for Kassian. Defenceman Alexander Sulzer also went to the Sabres for Gragnani.

Vancouver's third trade

"Everybody pays their prices at different times. Most clubs pay big money at July 1. We haven't been too notorious in doing that."

PREDATORS GM DAVID POILE

sent defenceman Sebastien Erixon to the Anaheim Ducks for Gordon.

In other moves Monday:

— Boston acquired forward Brian Rolston and defenceman Mike Mottau from the New York Islanders for prospects Yannick Riendeau and Marc Cantin.

— San Jose received left-winger T.J. Galiardi, left-winger Daniel Winnik and a 2013 seventh-round pick from Colorado for left-winger Jamie McGinn, centre Mike Sgarbossa and left-

Nash stays put



The Columbus Blue Jackets have kept their captain — for now.

- Rick Nash will finish the season in Columbus despite asking general manager Scott Howson to be traded.
- "The price was too high and I don't apologize for that," Howson told reporters at Nationwide Arena in Columbus.
- Howson said Nash requested a trade sometime in late January, a move he said took a while to digest.
- But the GM, whose team has the league's worst record, added that the Blue Jackets "don't have to trade Rick Nash."

THE CANADIAN PRESS

winger Mike Connolly.

— Edmonton sent defenceman Tom Gilbert to the Wild for blue-liner Nick Schultz. Schultz, the longest-tenured athlete among Minnesota's four major professional teams, was teary-eyed when he spoke to reporters.

"Basically all I know is being here, playing here and being part of this team," he said.

THE ASSOCIATED PRESS

Senators swap defencemen with Bolts



► Matt Gilroy

Bryan Murray liked his team as it was, but that didn't stop him from making a trade Monday afternoon.

The Ottawa Senators general manager acquired defenceman Matt Gilroy from the Tampa Bay Lightning in exchange for defenceman Brian Lee.

Gilroy, who is making \$1 million US this season, will become an unrestricted free agent this summer. Lee, who has an \$875,000 cap hit, is scheduled to be a restricted free agent at the

"I'm an Ottawa Senator now and couldn't be more happy."

MATT GILROY IN A RADIO INTERVIEW

end of the season, but the Senators didn't really see him fitting into their plans.

The next few weeks will likely be used as a dress rehearsal to see whether or not the Senators might be interested in re-signing 27-year-old Gilroy.

"We believe he's got very

good mobility," said Murray. "He's the kind of defenceman that we've been inclined to go to in the last while to push the pace, push the puck."

"He gets a chance to look at us; we get a chance to look at him."

Murray sees Gilroy fitting in alongside Chris Phillips or Jared Cowen.

In 53 games, Gilroy, a native of North Bellemore, N.Y., has two goals, 15 assists and 16 penalty minutes. THE CANADIAN PRESS

Bishop to AHL

The Ottawa Senators have assigned goalie Ben Bishop, acquired Sunday from the St. Louis Blues for a second-round pick, to AHL Binghamton.

- Depending on the status of the injured Craig Anderson, Senators GM Bryan Murray said it's likely Bishop will be recalled to make his Ottawa debut sooner rather than later.

NATIONAL HOCKEY LEAGUE

EASTERN CONFERENCE

	GP	W	L	OTL	SL	GF	GA	Pts	Home	Away	Last 10	Strk
d-NY Rangers	60	39	15	1	5	167	124	84	20-7-0-2	19-8-1-3	6-3-0-1	W1
d-Boston	60	37	20	1	2	200	139	77	18-10-1-1	19-10-0-1	5-4-0-1	W1
d-Florida	61	29	20	5	7	153	169	70	15-8-1-7	14-12-4-0	5-4-0-1	W2
Pittsburgh	62	36	21	2	3	198	163	77	20-8-2-0	16-13-0-3	6-3-0-1	W3
Philadelphia	61	34	20	2	5	203	187	75	14-10-1-4	20-11-1-1	4-5-0-1	W1
New Jersey	61	35	22	1	3	172	168	74	16-12-0-3	19-10-1-0	6-3-0-1	L2
Ottawa	64	33	23	6	2	198	192	74	17-12-2-1	16-11-4-1	6-3-1-0	W1
Winnipeg	64	30	26	4	4	163	181	68	19-9-1-3	11-17-3-1	6-2-1-1	L1
Washington	62	31	26	2	3	169	176	67	20-8-0-2	11-18-2-1	4-5-0-1	W2
Toronto	62	29	26	4	3	184	190	65	16-11-3-2	13-15-1-1	2-7-1-0	L4
Tampa Bay	62	28	28	3	3	174	212	62	18-9-1-1	10-19-2-2	5-4-1-0	L3
Buffalo	62	27	27	4	4	154	180	62	16-11-3-4	11-16-1-0	5-3-1-1	L1
NY Islanders	62	26	28	5	3	146	179	60	14-14-5-0	12-14-1-2	4-6-0-0	L1
Carolina	62	23	26	7	6	162	187	59	16-12-0-5	7-14-7-1	5-1-2-2	L2
Montreal	63	24	29	2	8	163	175	58	11-14-2-6	13-15-0-2	4-5-0-1	L4

WESTERN CONFERENCE

	GP	W	L	OTL	SL	GF	GA	Pts	Home	Away	Last 10	Strk
d-Vancouver	63	40	16	1	6	203	154	87	18-6-0-4	22-10-1-2	7-1-1-1	L1
d-Detroit	63	41	19	1	2	197	149	85	26-3-1-1	15-16-0-1	6-3-0-1	L3
d-Phoenix	62	32	21	3	6	164	155	73	16-10-2-2	16-11-1-4	9-0-0-1	W5
St. Louis	62	38	17	1	6	158	125	83	26-4-1-3	12-13-0-3	7-3-0-0	W2
Nashville	62	36	19	3	4	176	160	79	20-7-2-3	16-12-1-1	5-2-0-3	W1
Chicago	64	33	24	4	3	193	189	73	21-7-1-3	12-17-3-0	4-6-0-0	L3
San Jose	61	32	22	4	3	177	159	71	18-9-2-0	14-13-2-3	3-6-1-0	L2
Dallas	63	33	26	1	3	165	171	70	18-12-0-2	15-14-1-1	5-3-1-1	W4
Los Angeles	62	28	22	5	7	133	135	68	16-13-0-4	12-9-5-3	3-5-1-1	W1
Colorado	63	32	27	3	1	164	172	68	17-13-0-1	15-14-3-0	6-2-1-1	W3
Calgary	62	28	23	5	6	150	170	67	16-9-1-3	12-14-4-3	4-1-2-3	L3
Minnesota	62	28	25	2	7	139	163	65	15-10-1-3	13-15-1-4	3-6-0-1	W1
Anaheim	62	27	25	4	6	160	174	64	16-13-2-0	11-12-2-6	7-1-0-2	W2
Edmonton	61	24	31	2	4	162	181	54	16-11-2-2	8-20-0-2	4-5-1-0	L1
Columbus	62	18	37	2	5	144	207	43	11-17-1-2	7-20-1-3	4-5-1-0	L2

d — division leaders ranked 1-2-3 regardless of points; a team winning in overtime or shootout is credited with two points and a victory in the W column; the team losing in overtime or shootout receives one point which is registered in the OTL (overtime loss) or SL (shootout loss) column.

Last night's results

New Jersey at N.Y. Rangers
Los Angeles at Nashville
Edmonton at Winnipeg
Anaheim at Colorado
St. Louis at Calgary
Sunday's results
Ottawa 5 N.Y. Islanders 2
Dallas 3 Vancouver 2 (OT)
Florida 4 Montreal 2
Anaheim 3 Chicago 1
Minnesota 4 San Jose 3
Pittsburgh 4 Columbus 2
Tampa Bay 4 New Jersey 3

Tonight's games

All Times Eastern

Ottawa at Boston, 7 p.m.
Florida at Toronto, 7 p.m.
N.Y. Islanders at Washington, 7 p.m.
Nashville at Carolina, 7 p.m.
Detroit at Columbus, 7 p.m.
Montreal at Tampa Bay, 7:30 p.m.
Los Angeles at Minnesota, 8 p.m.
Vancouver at Phoenix, 9 p.m.
Philadelphia at San Jose, 10:30 p.m.

Tomorrow's games

Pittsburgh at Dallas, 7:30 p.m.
Toronto at Chicago, 8 p.m.
St. Louis at Edmonton, 9:30 p.m.
Buffalo at Anaheim, 10 p.m.
Thursday's games
New Jersey at Boston, 7 p.m.
Minnesota at Montreal, 7 p.m.
N.Y. Islanders at Philadelphia, 7 p.m.
N.Y. Rangers at Carolina, 7 p.m.
Florida at Winnipeg, 8:30 p.m.
Columbus at Colorado, 9 p.m.
Calgary at Phoenix, 9 p.m.
St. Louis at Vancouver, 10 p.m.
Buffalo at San Jose, 10:30 p.m.

SCORING LEADERS

	G	A	PT
Malkin, Pgh	37	41	78
Stamkos, TB	43	32	75
Giroux, Pha	23	49	72
Spezza, Ott	28	42	70
H.Sedin, Vcr	13	53	66
Kessel, Tor	31	34	65
Karlsson, Ott	14	51	65
D.Sedin, Vcr	28	35	63
Lupul, Tor	23	39	62
Neal, Pgh	30	31	61
Eberle, Edm	27	33	60
Tavares, NYI	25	36	61
Kovalchuk, NJ	25	35	60
Hossa, Chi	24	36	60
Pominville, Buf	23	36	59
Datsyuk, Det	16	43	59
Hartnell, Pha	30	28	58
St. Louis, TB	22	36	58
Elias, NJ	19	39	58
Parenteau, NYI	15	43	58
Thornton, SJ	14	44	58
Toews, Chi	29	28	57
Ra.Whitney, Phx	17	39	56
Eriksson, Dal	21	34	55
Selanne, Ana	21	34	55
Gaborik, NYR	29	24	53
Moulson, NYI	26	27	53
Vrbata, Phx	30	22	52
Couture, SJ	27	25	52
Marleau, SJ	26	26	52
Parise, NJ	23	29	52
Bergeron, Bos	19	33	52
Sharp, Chi	24	27	51
E.Staal, Car	18	33	51
Kopitar, LA	17	34	51
Wheeler, Wpg	11	40	51
Perry, Ana	30	20	50
O.Jokinen, Cal	19	31	50
P.Kane, Chi	14	36	50

Not including last night's games

TRANSACTIONS

BASEBALL

AMERICAN LEAGUE

KANSAS CITY ROYALS—Agreed to terms with RHP Vin Mazzaro on a one-year contract and C Salvador Perez on a five year contract.
NEW YORK YANKEES—Agreed to terms with 3B Eric Chavez on a one-year contract. Placed RHP David Aardsma on the 60-day DL.
TEXAS RANGERS—Agreed to terms with OF Engel Beltre, OF Julio Borbon, RHP Jacob Bringham, LHP Miguel De Los Santos, RHP Neftali Feliz, RHP Wilmer Font, RHP Mark Hamburger, LHP Derek Holland, LHP Michael Kirkman, RHP Roman Mendez, RHP Justin Miller, RHP Alexi Ogan-do and LHP Martin Perez on one-year contracts.

NATIONAL LEAGUE

CINCINNATI REDS—Agreed to terms with LHP Sean Marshall on a four-year contract.
HOUSTON ASTROS—Agreed to terms with INF Marwin Gonzalez on a one-year contract.

BASKETBALL

NBA

NEW JERSEY NETS—Signed F Gerald Green to a 10-day contract.
PORTLAND TRAIL BLAZERS—Signed C Joel Przybilla. Waived G Armon Johnson.

WNBA

SEATTLE STORM—Signed F Tina Thompson.

FOOTBALL

NFL

CLEVELAND BROWNS—Signed LB D'Qwell Jackson to a multiyear contract extension.
WASHINGTON REDSKINS—Re-signed C Will Montgomery and DE Darriin Scott.

CFL

WINNIPEG BLUE BOMBERS—Released RB Fred Reid.

HOCKEY

NHL

ANAHEIM DUCKS—Acquired D Sebastian Er-ixon from Vancouver for RW Andrew Gordon. Traded D Mark Fraser to Toronto for RW Dale Mitchell.
BOSTON BRUINS—Acquired F Brian Rolston and D Mike Mottau from the New York Is-landers for F Yannick Riendeau and D Marc Cantin. Acquired D Greg Zanon from Minneso-ta for D Steven Kampfer. Assigned F Carter Camper, D Andrew Bodnarchuk and F Max Sauve to Providence (AHL).
BUFFALO SABRES—Acquired C Cody Hodgson and D Alexander Sulzer from Vancouver for F Zack Kassian and D Marc-Andre Gragnani.
CALGARY FLAMES—Signed RW Tim Jackman to a two-year contract.
CAROLINA HURRICANES—Recalled F Zach Boychuk from Charlotte (AHL).
CHICAGO BLACKHAWKS—Traded D-F John Scott to the New York Rangers for a 2012 fifth-round draft pick. Recalled F Andrew Shaw from Rockford (AHL).
DETROIT RED WINGS—Traded D Mike Com-modore to Tampa Bay for a conditional 2013 seventh-round draft pick. Recalled D Brendan Smith from Grand Rapids (AHL).
EDMONTON OILERS—Acquired D Nick Schultz from Minnesota for D Tom Gilbert.
MONTREAL CANADIENS—Traded F Andrei Kostitsyn to Nashville for a 2013 second-

round draft pick and a conditional 2013 fifth-round draft pick. Claimed F Brad Staubitz off waivers from Minnesota. Recalled F Blake Ge-offrion from Hamilton (AHL). Reassigned C Louis Leblanc to Hamilton.
NASHVILLE PREDATORS—Acquired C Paul Gaustad and a 2013 fourth-round draft pick from Buffalo for a 2012 first- and a 2013 fourth-round draft pick.
NEW YORK ISLANDERS—Activated D Mark Katic from injured reserve and loaned him to Bridgeport (AHL).
OTTAWA SEANTORS—Acquired D Matt Gilroy from Tampa Bay for D Brian Lee. Assigned G Ben Bishop to Binghamton (AHL).
SAN JOSE SHARKS—Acquired F Daniel Win-nik, F T.J. Galiardi and a 2013 seventh-round draft pick from Colorado for F Jamie McGinn, F Mike Connelly and F Michael Sgarbossa.
TAMPA BAY LIGHTNING—Acquired D Keith Aulie from Toronto for F Carter Ashton. Re-called F Brandon Segal from Norfolk (AHL). Reassigned F Mike Angelidis, F Trevor Smith and D Evan Oberg to Norfolk.
VANCOUVER CANUCKS—Acquired F Sammy Pahlsson from Columbus for D Taylor Ellington and two 2012 fourth-round draft picks.
WASHINGTON CAPITALS—Placed C Nicklas Backstrom on the long-term injured list, retroactive to Jan. 4.
WINNIPEG JETS—Claimed D Grant Clitsome off waivers from Columbus. Traded D Johnny Oduya to Chicago for a 2013 second- and third-round draft pick.

SOCCER

MLS

DC UNITED—Signed G Andrew Dykstra.
MONTREAL IMPACT—Waived MF Ian Westlake.

LACROSSE

NLL

EAST DIVISION

	GP	W	L	Pct.	GF	GA	GB
Philadelphia	7	4	3	.571	79	89	—
Toronto	7	4	3	.571	85	82	—
Rochester	8	3	5	.375	102	102	1½
Buffalo	6	2	4	.333	70	76	1½

WEST DIVISION

	GP	W	L	Pct.	GF	GA	GB
Colorado	7	6	1	.857	93	94	—
Calgary	7	5	2	.714	95	75	1
Minnesota	7	4	3	.571	88	81	2
Edmonton	6	2	4	.333	64	61	3½
Washington	7	1	6	.143	65	91	5

WEEK EIGHT

Saturday's result

ALL-STAR GAME

At Buffalo, N.Y.

West 20 East 18

CURLING

CANADIAN WOMEN'S CHAMPIONSHIP

SCOTTIES TOURNAMENT OF HEARTS

At Red Deer, Alta.

Sunday's results

THIRD PLACE

Manitoba (J.Jones) 8 Quebec (Larouche) 6

CHAMPIONSHIP

Alberta (Nedohin) 7 B.C. (K.Scott) 6

GOLF

PGA FEDEXCUP STANDINGS

Through Feb. 26

All figures U.S.

	Points	Money
1. Kyle Stanley	935	\$1,938,515
2. Johnson Wagner	860	\$1,660,293
3. Phil Mickelson	807	\$1,789,931
4. Mark Wilson	802	\$1,768,343
5. Bill Haas	752	\$1,661,659
6. Hunter Mahan	742	\$1,760,840
7. Brandt Snedeker	716	\$1,477,879
8. Steve Stricker	598	\$1,282,000
9. Keegan Bradley	504	\$1,266,217
10. Ben Crane	475	\$1,025,600
11. Martin Laird	465	\$1,040,539
12. John Huh	458	\$1,047,132
13. Spencer Levin	370	\$681,968
14. Harrison Frazar	352	\$667,986
15. Charlie Wi	346	\$735,616
16. John Rollins	340	\$727,668
17. Kevin Na	325	\$685,116
18. Aaron Baddeley	321	\$644,866
19. Dustin Johnson	316	\$674,910
20. Rory Mclroy	315	\$850,000

Also

	Trn	Money
79. David Hearn	109	\$179,619
93. Stephen Ames	95	\$117,699
109. Graham DeLaet	77	\$79,217

LPGA MONEY LEADERS

Through Feb. 26

	Trn	Money
1. Yani Tseng	3	\$312,186
2. Angela Stanford	3	\$237,141
3. Ai Miyazato	2	\$186,365
4. Jenny Shin	3	\$167,043
5. Jessica Korda	1	\$165,000
6. Shanshan Feng	2	\$151,861
7. Jiayi Shin	3	\$149,022
8. Stacy Lewis	3	\$129,457
9. Na Yeon Choi	2	\$116,737
10. Amy Yang	2	\$95,327
11. So Yeon Ryu	2	\$90,489
12. Brittany Lincicome	3	\$88,238
13. Julieta Granada	3	\$84,627
14. Hee Kyung Seo	3	\$76,570
15. Jinin Kang	3	\$63,466
16. Katie Futcher	3	\$63,401
17. Amanda Blumenherst	3	\$62,539
18. Hee Young Park	3	\$61,914
19. I.K. Kim	2	\$52,359
20. Anna Nordqvist	3	\$51,526

TENNIS

ATP MONEY LEADERS

Through Feb. 26

All figures U.S.

1. Novak Djokovic	\$2,372,910
2. Rafael Nadal	\$1,236,485
3. Roger Federer	\$884,205
4. Juan Martin del Potro	\$538,488
5. Andy Murray	\$527,167
6. Tomas Berdych	\$405,285
7. David Ferrer	\$382,536
8. Milos Raonic	\$350,461
9. Radek Stepanek	\$347,932
10. Jurgen Melzer	\$345,273

Also

38. Daniel Nestor	\$116,174
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WTA MONEY LEADERS

Through Feb. 26

All figures U.S.

1. Victoria Azarenka	\$2,921,950
2. Maria Sharapova	\$1,231,350
3. Agnieszka Radwanska	\$826,744
4. Kim Clijsters	\$492,691
5. Petra Kvitova	\$492,201
6. Julia Goerges	\$414,920
7. Caroline Wozniacki	\$388,668
8. Sara Errani	\$375,310
9. Svetlana Kuznetsova	\$348,831
10. Vera Zvonareva	\$321,976

NBA

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Forecasts call for Heat, Thunder

► First-place teams in East, West seem to be headed toward NBA finals as second half of season gets underway

Kevin Durant says it's too early to think about a potential Heat-Thunder NBA finals.

It seems hard to ignore at the season's midpoint. The teams share the league's best record and both rolled into the all-star break. With Durant and Russell Westbrook on one side and LeBron James, Dwyane Wade and Chris Bosh looking to avenge their finals disappointment last year, the series could be a thriller.

But Chicago is right on Miami's heels in the East, and a number of contenders could emerge for the Thunder out West.

The second half opens Tuesday, and the other big

story is Dwight Howard. Orlando has to decide by the March 15 deadline if it will keep or trade its franchise centre.

James and the Heat burn for a second chance. Durant and the Thunder are storming toward their first opportunity.

An NBA finals matchup is easy to picture.

Durant isn't looking. "It's too early for that," the all-star game MVP said. "We're trying to take it a game at a time, a day at a time. I know in Oklahoma City, we look forward to getting better every day, and we'll see what happens."

If the all-star game was an indication, the series

The races



The East appears to be shaping up as a two-team race between the Heat and Bulls, who are a half-game back despite battling injuries to all-stars Derrick Rose, Luol Deng and especially to Richard Hamilton.

► Indiana and Philadelphia have been surprisingly strong, New York has recovered from a poor start behind Jeremy Lin and Boston hopes to bounce back from a disappointing first half.

► The playoff picture is less clear in the West. San Antonio surged into the break despite playing for much of the first half without Manu Ginobili; the Los Angeles Clippers have become quick contenders since acquiring Chris Paul; and Dallas may still be good enough for a long playoff run.

would be a thriller. Durant and Westbrook

helped shoot the West to a big lead. James and

Wade almost brought the East all the way back be-

fore James' turnover in the final seconds allowed the West to escape with a 152-149 victory.

Miami and Oklahoma City rolled into the break with a share of the NBA's best record at 27-7. The Heat have won eight in a row in overwhelming fashion; the Thunder have won five straight and are 15-1 at home.

The Magic have the East's fourth-best record and look good enough at times to be viewed as a contender. Still, they and everyone else in the East seem clearly behind Miami and Chicago, whether they keep their franchise centre or not.

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Beige shirt jacket # 2 Dark Green Barret with cap badge KEPI White Hat
Entire lot \$250 613-749-6629

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PEAVEY Gutair AMP
Renown model with case
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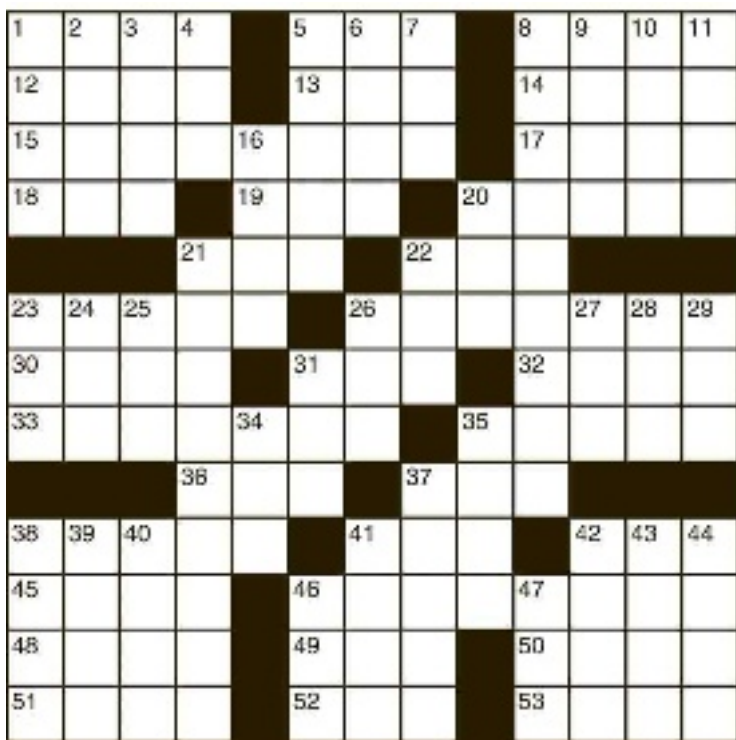
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Crossword

Across

1 Humpty's perch
5 — out (relax)
8 Applaud
12 Others (Lat.)
13 Mrs. McKinley
14 Helper
15 Dracula's ilk
17 Nasty
18 Before
19 Fellows
20 Reject disdainfully
21 Quid pro —
22 3, on the phone
23 Counterfeit
26 Spoke highly of
30 Met melody
31 Bliss
32 Italy's capital
33 "Oh, what a —
web we weave ..."
35 Underneath
36 Wrestling surface
37 Storefront sign
abbr.
38 DJ's creation
41 Twosome
42 Ostrich's cousin
45 Tresses
46 Shortcircuits the
ignition
48 Slave to cross-
words?
49 Joan of —
50 Workbench attach-
ment
51 Nays' opponents
52 — jongg
53 12 months
Down
1 Greet silently
2 Winged
3 Key — pie
4 Once around the
track



5 Migratory songbird
6 Biblical garden
7 Petrol
8 S'mores are often
cooked over them
9 Stead
10 Jewish month
11 Teller's partner
16 Don of radio fame
20 Vast expanse
21 Marshes
22 Parched
23 Cudgel
24 Man-mouse link
25 Martini ingredient
26 Spacecraft com-
partment

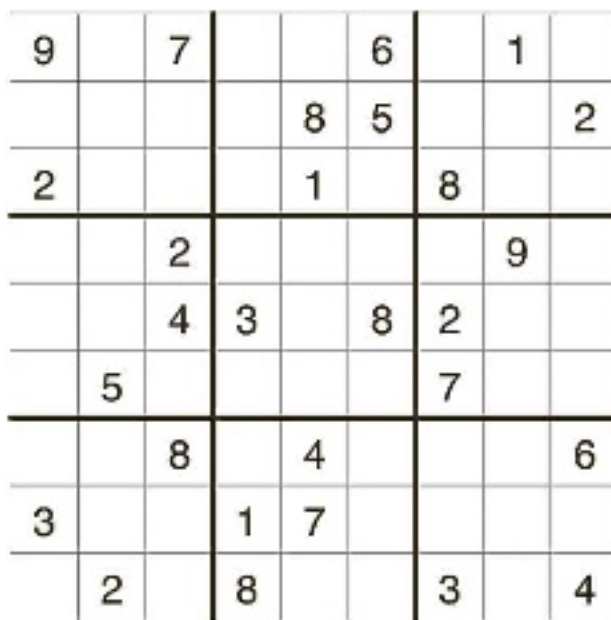
27 Scale member
28 Comedian Philips
29 Morning moisture
31 Lustrous black
34 Remiss
35 Forehead
37 Starsky's pal
38 Perlman of
"Cheers"
39 Simple
40 Gold digger's
place?
41 Nickelodeon's ex-
plorer
42 Great Lake
43 Arizona city
44 Addict

46 Easter entree, often
47 Wall climber

► Monday's answer



Sudoku



How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

Monday's answer ►



Send a KISS

You can now post your kiss, and read even more kisses, at metronews.ca/kiss.

Lovely Man

Been a long time since I dreamed of you. Woke up to your fading face this morn, & I struggled to hold onto the sight. They say it was lust, but I remember feeling more. Wonder when I will hear from you or have the good fortune of laying eyes on you again, even if in passing. I know it's wrong, but it felt so right.

FROM NATURALLY ALL-BRAN

To BT

Do everything by your heart originally you will be stronger. FROM AL

my love

you know you got the power to make me weak inside! Even forever doesnt seem like long enough, maybe im a drifter maybe not all i know is that everytime i try to rise above im swept away by love. Powerful as hate can be, you will always mean the world to me.

FROM YOUR LOVE

Today's horoscope

♈ Aries March 21-April 20

Something will happen that compels you to question a belief or an attitude that has been a part of your life for as long as you can remember.

♉ Taurus April 21-May 21

You don't need the approval of family or friends or work colleagues to do what you know to be right.

♊ Gemini May 22-June 21

You will surprise more than a few people today by how easily you move from one set of circumstances to another.

♋ Cancer June 22-July 22

Stay focused on your number one

objective and don't let anything else that might be going on around you tempt you off at a tangent.

♌ Leo July 23-Aug. 23

Someone will make you an interesting offer today but you need to be certain it is right for you before you accept.

♍ Virgo Aug. 24- Sept. 22

It's kiss and make up time.

♎ Libra Sept. 23-Oct. 23

You've been working your fingers to the bone and need to go easier on yourself for a while.

♏ Scorpio Oct. 24-Nov. 22

You will be in an assertive mood today and that's good.

For today's crossword answers and for expanded horoscopes, visit metronews.ca

♐ Sagittarius Nov. 23-Dec. 21

Don't expect other people to think logically and act in predictable ways.

♑ Capricorn Dec. 22-Jan. 20

Most likely you will do something today that leaves everyone around you open-mouthed in amazement.

♒ Aquarius Jan. 21-Feb. 18

You may be having your doubts about a commitment of some kind. If so you will need to make a decision today: either you pull out now or stay with it for the long haul.

♓ Pisces Feb. 19-March 20

Something will not work out the way you expected, but it really doesn't matter. **SALLY BROMPTON**

Caption contest



You write it!

Write a funny caption for the image above and send it to play@metronews.ca — the winning caption will be published in Wednesday's Metro.

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We are dedicated to providing honest and transparent service with the highest payouts in the industry and no hidden fees. Everything is done right in front of you so you can be involved in every step, and payments are made in person, on-the-spot.

How it Works....

1. Bring in your unwanted jewellery.
2. Our friendly and professional staff will test your items right in front of you and involve you in every step.
3. You walk away with a cheque.

WHAT WE PAY

Gold karat scrap, and Canadian Bullion Buying Prices - Karat | Price/gram

1 ounce (9999) Maple Leaf Coins (sealed)	\$1,683.15/coin
9999 Canada Maple leaf, less than 1 ounce	\$54.12/g
24k Jewellery	\$41.02/g
22k	\$37.57/g
E. Indian/Nuggets	\$33.31/g
18k	\$30.76/g
14k and dental	\$23.91/g
10k	\$17.06/g
9k	\$15.38/g
8k/antique gold	\$10.25/g
Silver Maple Leaf (sealed)	\$34.48/coin
Stamped Sterling Silver Flatware	\$0.73/g
Platinum (950 purity)	\$37.14/g

Gold Coin and Bar Buying Prices Karat | Price/gram

Canada 1 ounce (9999) Maple Leaf Coins (sealed)	\$1,683.15
Canada 1 ounce (999) Maple Leaf Coins (sealed)	\$1,654.15
Canada Maple leaf, less than 1 ounce	\$54.12/g
Canada \$100 1976 (22kt)	\$735.27
Canada \$100 1976 (14kt)	\$367.64
Canada \$100 1977-1986	\$735.27
Canada \$100 1987-2010	\$367.64
China Panda (1 ounce)	\$1,700.87/coin
Mexico 50 pesos	\$1,773.03
USA Gold Eagle (1 ounce)	\$1,470.54
South Africa Krugerrand (1 ounce)	\$1,470.54
Sovereign	\$346.17
Other Recognized 999 Coins and Bars	\$52.98/g
Other Gold coins less than 24kt	\$47.28/g of pure gold content

Gold Bars | Price/gram

Gold 1 ounce (sealed, recognized)	\$1,647.72
Gold 10 ounce (sealed, recognized)	\$16,388.58
Gold 1kg (sealed, recognized)	\$52,689.29
Gold bars, less than 1 ounce (recognized)	\$52.70/g
999 Gold bar (Unrecognized)	\$51.27/g



Example Purchase 1:
Purity: 14k • Weight: 193.50g
PRICE: \$4,626.59



Example Purchase 2:
Purity: 24k • Weight: 6.42g
PRICE: \$263.35

Silver Coin, Bars, and Jewellery Buying Prices - Canada Coins | Price

Maple Leaf (1 ounce Silver, Sealed)	\$34.48/coin
1966 and Earlier: dimes, quarters, half-dollars, dollars*	Approximate price: \$16.06 per dollar facevalue Exact price: \$0.69/g
1967: dimes, quarters, half-dollars, dollars*	Approximate price: \$13.00 per dollar facevalue Exact price: \$0.56/g
1968: non-magnetic dimes and quarters*	Approximate price: \$9.95 per dollar facevalue Exact price: \$0.43/g
1976: Montreal Olympic \$10 Coin	\$38.62

United States Coins | Price

US Eagle (1 ounce Silver, Sealed)	\$34.48
1964 and Earlier: dimes, quarters, half-dollars, dollars*	Approximate price: \$19.32 per dollar facevalue Exact price: \$0.79/g
1965-1970 US Half-dollars	\$3.90

Silver Bars | Price

Silver 1 ounce (sealed, recognized)	\$33.06
Silver 10 ounce (sealed, recognized)	\$327.03
Silver 20 ounce (sealed, recognized)	\$650.50
Silver 50 ounce (sealed, recognized)	\$1,626.26
Silver 100 ounce (sealed, recognized)	\$3,234.74
Silver bar (Unrecognized)	\$0.95/g

Silver Jewellery and Other Silver | Price

Stamped Sterling Silver Flatware	\$0.72/g
Stamped Sterling Silver Jewellery	\$0.68/g
Mexican Silver stamped 925	\$0.57/g
Stamped 800 Silver	\$0.56/g
Unstamped scrap silver	\$0.37/g
Other silver coins	\$0.77/g

*Actual buying prices are based on weight of silver content, which is lower for worn coins.

Prices Updated: 2012-02-27 16:49:24 UTC

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